

**PENGARUH Kecerdasan Emosional Karyawan Terhadap
Perilaku Melayani Nasabah dan Kinerja Karyawan Bank
Muamalat Cabang Tasikmalaya**

**THE EFFECT OF EMPLOYEES EMOTIONAL INTELLIGENCE ON THE
BEHAVIOR OF CUSTOMER SERVICE AND EMPLOYEE PERFORMANCE
OF BANK MUAMALAT TASIKMALAYA BRANCH.**

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ABSTRAK

Penelitian ini menganalisis kecerdasan emosi (EQ) yang terjadi di cabang Bank Muamalat Tasikmalaya yang dikaitkan dengan perilaku dan kinerja karyawan melayani pelanggan, dengan jumlah responden mencapai 68 orang.

Pengujian dilakukan dengan menggunakan regresi linier sederhana dengan variabel devenden (Y1) melayani dan Perilaku (Y2) kinerja, di mana variabel indeviden (X) adalah kecerdasan emosional (EQ) dalam identifikasi dengan kesadaran diri, pengaturan diri, motivasi, empati dan keterampilan sosial.

Dari Hasil penelitian menemukan bahwa kecerdasan emosi (EQ) berpengaruh signifikan terhadap perilaku pelayanan 48,5% dan berpengaruh terhadap kinerja karyawan sebesar 39,7% secara signifikan. Pengaruh nilai t hitung dari 7.886 untuk memodelkan pengaruh kecerdasan emosi pada perilaku melayani dan t hitungan 6,587 untuk memodelkan pengaruh kecerdasan emosional terhadap kinerja dan diuji pada $\alpha = 5\%$ dan membuktikan variabel bebas yang berpengaruh pada variabel terikat, sedangkan analisis regresi menunjukkan sebesar ke 10.257 konstanta hasil untuk model perilaku pengaruh kecerdasan emosional berfungsi, dan konstanta 9,553 untuk model pengaruh kecerdasan emosional pada kinerja, hasil tes ini menjelaskan bahwa kecerdasan emosional (EQ) dalam peran karyawan meningkatkan perilaku dan kinerja karyawan Bank melayani cabang Muamalat Tasikmalaya.

Kata kunci: kecerdasan emosional, perilaku melayani dan kinerja

ABSTRACT

This study analyzed the emotional intelligence (EQ) that occurred in the branch of Bank Muamalat Tasikmalaya associated with the behavior and performance of employees serving customers, with the number of respondents reached 68 people.

The test is done by using simple linear regression with devenden variable (Y1) serving and Behavior (Y2) performance, where the independen variable (X) is emotional intelligence (EQ) in self-awareness identification, self-regulation, motivation, empathy and social skill.

From the result of research found that emotional intelligence (EQ) have significant effect to service behavior 48,5% and influence to employee performance equal to 39,7% significantly. The influence of t count value from 7,886 to model the influence of emotional intelligence on the service behavior and t count 6,587 to model the influence of emotional intelligence on performance and tested at $\alpha = 5\%$ and prove the independent variable which influenced on the dependent variable, while regression analysis showed as 10,257 constants the results for the behavioral model of the influence of emotional intelligence function, and the constant of 9,553 for the model of the influence of emotional intelligence on performance, the results of this test explains that emotional intelligence (EQ) in employee roles improves the behavior and performance of Bank employees serving the branch Muamalat Tasikmalaya.

Keywords: Emotional Intelligence, Serving Behavior and Performance

Preliminary

Nowdays the company of kind of business, is required to be able to compete with other companies. Companies that have good performance will continue to survive, otherwise companies that have poor performance will not be able to survive in the competition. The sharper level of competition in the service industry is not only caused by the emergence of new competitors, but customers are increasingly critical, this needs to be the main focus of the service providers.

Bank is a company engaged in the field of financial services. Services provided by a service-oriented bank. In providing services, banks are required to perform well in accordance with standards set by Bank Indonesia (BI). In its operations, banks are required to provide maximum service to all service users (customers), in this case is the customer. As Act No.7 of 1992 concerning Banking change by Act no. 10 Year 1998 whose existence expected to be able to provide services for the economically weak and small entrepreneurs in rural and urban areas.

UU RI No 21 of 2008 on sharia banking, with the grace of God Almighty The President of RI considers, that in line with Indonesia's development goals to achieve a just and prosperous society based on economic democracy, it is necessary to develop an economic system based on the value of justice, and benefits in accordance with the principles of sharia.

Bank Muamalat is the first syari'ah bank in Indonesia and it has been approximately four years doing revamping and transformation for the realization of quality improvement in service and company performance. No doubt if in 2011 reached the third position in the launch of the brand savings Share-E and in 2012 won the first position in the event Indonesia Costumer Satisfaction Award (ISCA).

Emotional intelligence in banking is necessary after intellectual intelligence. Anonymous in Willy (2008: 197), says that: "Lack of an emotional intelligence level can cause people to be distracted in using their skills. The more difficult job is, the more important emotional intelligence is needed. "

The phenomenon that occurs nowadays is the lack of emotional intelligence that resulted in the emergence of gaps in the organization resulting in a decrease in serving behavior and performance that can reduce profits for the company.

Bank Muamalat Tasikmalaya Branch is one of the syariah bank that is engaged in banking services for Tasikmalaya and surrounding communities. This bank aims to provide banking services to all levels of society, both low and middle economic communities regardless of the ability or social status of the community. Bank performance has not shown optimal results seen from the lack of cohesiveness among its employees, inadequate facilities, the performance of employees who are still individual.

Bank Muamalat Branch Tasikmalaya also has a goal, which is to be the best syariah bank forward. But in reality the service to customers doesn't

satisfactory, it is intret it still many complaints, will be customer dissatisfaction to attitude and behavior of employees in providing services. Dissatisfaction delivered by customers, among others, there are employees who are less friendly, and less responsive to customer complaints.

Employee friendliness and good service attitude are important, because employees are dealing directly with customers during business hours. This is where employees must understand and realize its role in providing services to customers.

Based on the description above, the researchers are interested to conduct research on the effect of emotional intelligence of employees on the behavior of serving customers and employee performance of Bank Muamalat Branch Tasikmalaya.

Research methodology

According to Arikunto (2002: 136), The research method is the way used by researchers in collecting research data.

In this research using qualitative analysis method. Qualitative analysis methods according to (Sudirman & Blair in Santy, 2011: 14), namely:

"Nonstatistical analysis that helps in research. The data obtained either in the form of numbers or in the form of tables and then interpreted well. In accordance with the data obtained, qualitative analysis is used to explain the relationship between the affected variables and those that affect. In other words, qualitative analysis tends to be conducted for qualitative data based on data collected from expolatory research (interviews, discussions, projection techniques) ie in the form of words or sentences also called verbatim data. "

This research type is case study, at Bank Muamalat Branch of Tasikmalaya, so the result of this research can not be generalized, only for object having same characteristi

Alat Analisis Analyzer

Analysis tool used in this research is simple linear regression and processed using SPSS V.20. According to Iqbal Hasan (2002: 250), the formula of simple linear regression analysis is as follows:

$$Y = a + bX + e$$

Information:

Y = behavior to serve and employee performance

X = Emotional Intelligence

a = constant or if price X = 0

b = regression coefficient

e = error variable

According to Riduwan (2011: 97) to see the form of correlation between variables with regression equation is the value of a and b must be determined first.

$$b = \frac{\sum Y - b \cdot \sum X}{n}$$

To know the magnitude of the influence of emotional intelligence (X) on service behavior (Y1) and performance (Y2), analyzed by using coefficient of determination with the following formula:

$$KD = r^2 \times$$

(Riduwan, 2011:81)

Information:

KD = Coefficient of Determination

r = Correlation Coefficient

Theoretical Review

To give a clearer picture, the authors propose various opinions about emotional intelligence, including intelligence by Goleman in Santy (2011: 11) namely:

"Emotional intelligence is the ability to recognize the feelings of self and others in order to motivate oneself and manage emotions, both within us and our relationships. This capability is complementary and distinct from pure academic ability, that is pure cognitive ability measured by Intellectual Quotient (IQ) ".

While Howes and Herald in Hananto (2004: 34) defines emotional intelligence as follows: "Emotional intelligence is a component that makes a person to be good at controlling emotions. It further says that human emotions are in the region of bad feelings, hidden instincts, and emotional sensations when recognized and respected, emotional intelligence creates a complete understanding of self and others.

According to Anwar Prabu (2005: 190) emotional intelligence means being able to understand yourself and others correctly, have the identity, mental adult personality, not jealous, not hate, not hurt, not revenge, do not have excessive guilt, not anxious, not easily angry and not easily frustrated From some understanding above, it can be concluded that emotional intelligence is the ability to recognize, understand the feelings of self and others and able to utilize these feelings to guide the mind in a variety of actions.

According to Marcella Laurens (2004: 1) the word behavior shows humans on the action, related to all human activities with each other and with his physical environment. Behavior is more easily observed, recorded and measured. The meaning of behavior includes visible behaviors such as crying, eating, seeing,

cooking, working, and invisible behavior, such as fantasies, motivations, and processes that occur when a person is silent or physically immobile (JBWatson in Laurens, 2004 : 19)

Further Purwadarminto in Willy (2008: 198) said that, behavior is behavior and deeds. while serving is a helpful behavior and provides everything that other people or consumers need. willy (2008: 198), suggests that behavioral serving can be spelled out in some form of behavior, among others, to pay attention. So it can be concluded that the behavior of serving is the attitude or action that someone does in this employee to help, prepare and help and provide all what is required by the customer, also called costumer service, which comes from two words: customer means customer (customer) and service means the behavior of serving or service (Wawoluntu in Gilang 2011: 8)

Customer service is the benchmark of bank employee performance. Performance is the answer to the success or failure of organizational goals that have been set. According to experts understanding Performance is as follows: According to Anwar Prabu Mangkunegara, (2000: 67) "Performance is the work of employees both in quality and quantity that has been accomplished in carrying out its duties in accordance with the responsibilities given to him". According to Malayu Hasibuan (2001: 34) "the performance of a person is a result of work achieved by a person in carrying out the tasks assigned to him based on the ability, experience, and sincerity and time". According to Veizal Rivai in Pristy (2012: 14) "performance is a real behavior that is displayed every person as a work performance generated by employees in accordance with its role in the company."

Based on several definitions above, it can be concluded that the performance is the concept of measurement of the work that has been done every individual both superior or subordinate in an organization or company appropriately and in accordance with inputs, outputs and skills and objectives set by the company..

Research result

Validity test

In this research, the validity test for the sample is 68 people, to calculate the validity of measuring instrument used Pearson Product Moment formula. Furthermore, the minimum requirement for the questionnaire item to be valid is if the coefficient is greater than 0.201 for one tile with a significance level of 0.05 and if the correlation coefficient value is less than 0.201 then the questionnaire item must be corrected or repeated (Sugiyono, 2010)

Table 1
 Validitas Test Variable X , Y1 dan Y2

Variabel	Korelasi Antara	Nilai Korelasi (r)	Nilai r table (n=68 α =5%)	Conclusion
Emotional Intelligence (X)	Item No 1	0,500	0.201	Valid
	Item No 2	0,382		Valid
	Item No 3	0,504		Valid
	Item No 4	0,650		Valid
	Item No 5	0,821		Valid
	Item No 6	0,456		Valid
	Item No 7	0,804		Valid
	Item No 8	0,569		Valid
	Item No 9	0,807		Valid
	Item No 10	0,498		Valid
Serving Behavior (Y1)	Item No 1	0,735	0.201	Valid
	Item No 2	0,634		Valid
	Item No 3	0,589		Valid
	Item No 4	0,507		Valid
	Item No 5	0,574		Valid
	Item No 6	0,576		Valid
	Item No 7	0,808		Valid
	Item No 8	0,657		Valid
	Item No 9	0,537		Valid
	Item No 10	0,643		Valid
Performance (Y2)	Item No 1	0,561	0.201	Valid
	Item No 2	0,644		Valid
	Item No 3	0,643		Valid
	Item No 4	0,668		Valid
	Item No 5	0,723		Valid
	Item No 6	0,563		Valid
	Item No 7	0,617		Valid
	Item No 8	0,776		Valid
	Item No 9	0,676		Valid
	Item No 10	0,615		Valid

Source: Data were processed from questionnaire with SPSS V 20.0

Based on the results of testing the validity of the questionnaire distributed to all employees of Bank Muamalat Branch Tasikmalaya seen in table 1 above, note that all question items in the questionnaire is valid

Test Reliability

In this study, the test of reliability performed using Cronbach Alpha coefficient method.

Table 2
 Reliability Test Results Variable X, Y1 and Y2

Variabel	Koefesien <i>Cronbach Alpha</i>	Nilai r kritis	Conclusion
Emotional Intelligence (X)	0.804	0.70	Reliabel
Serving Behavior (Y1)	0.827	0.70	Reliabel
Performance (Y2)	0,847	0,70	Reliabel

Source: Data were processed from questionnaire with SPSS V20.0

Based on the results of reliability testing of the questionnaire that has been disseminated, the results obtained that the questionnaire showed reliable results.

Emotional Intelligence of Bank Muamalat employees Tasikmalaya Branch

To know the categories of responses responden to emotional intelligence variables, can be seen in Table 3

Table 3
 Description of the Variables of Emotional Intelligence

No.	Skor	F	f %	Category
1.	42,01 – 50	16	23.5%	Very high
2.	34,01 – 42	40	58,9%	High
3.	26,01 – 26	12	17,6%	Medium
4.	18,01 – 26	0	0	Low
5.	10,00 – 18	0	0	Very low
	Jumlah	68	100 %	

Source: Primary data is processed

Based on Table 3 on the responses of respondents to emotional intelligence, showed the category of emotional intelligence is very high as many as 16 people (23.5%), 40 people (58.9%) have high emotional intelligence category, and 12 people (17.6%) category of moderate emotional intelligence. It can be concluded that the majority of employees in Bank Muamalat Branch Tasikmalaya about emotional intelligence belong to high category, that is as much as 58,9%.

Employee Behavior in Serving Customers Bank Muamalat Branch Tasikmalaya

To know the categories of responses of respondents to the behavior of serving, can be seen in Table 4

Table 4
 Description of Behavioral Variable Behavior

No	Skor	F	f %	Category
1.	42,01 – 50	25	36,8%	Very high
2.	34,01 – 42	34	50%	High
3.	26,01 – 26	7	10,2%	Medium
4.	18,01 – 26	2	3%	Low
5.	10,00 – 18	0	0	Very low
	Jumlah	68	100 %	

Source: Primary data is processed

Based on Table 4. concerning the responses of respondents to the behavior of serving, showing the category of service behavior is very high as many as 25 people (36.8%), 34 people (50%) have high service behavior category, 7 people (10,2%) have behavioral category serving moderately, and 2 people (3%) have low behavioral serving categories. It can be concluded that the majority of employees in the Bank Muamalat Branch Tasikmalaya about the behavior serve in the high category, which is as much as 50%.

Employee Performance of Bank Muamalat Tasikmalaya Branch

To know the categories of respondents' responses to performance, it can be seen in Table 5

Table 5
 Description of Performance Variables

No.	Skor	F	f %	Category
1.	42,01 – 50	22	32,3%	Very high
2.	34,01 – 42	32	47%	High
3.	26,01 – 26	12	17,7%	Medium
4.	18,01 – 26	2	3%	Low
5.	10,00 – 18	0	0	Very low
	Jumlah	68	100 %	

Source: Primary data is processed

Based on Table 4.50 on the responses of respondents to the performance, showed very high performance category as many as 22 people (32.3%), 32 people (47%) have high performance category, 12 people (17.7%) have medium performance category, and 2 people (3%) have low performance categories. It can

be concluded that the majority of employees in Bank Muamalat Branch Tasikmalaya about the performance belong to high category, that is as much as 47%.

The effect of emotional intelligence on servicing behavior

In order to test the effect of employees' emotional intelligence on the behavior of customer service of Bank Muamalat Branch of Taskamalaya, used simple linear regression analysis.

1. Simple Linear Regression

The calculation of the regression equation influence the emotional intelligence on the serving behavior using simple linear regression formula. To calculate the result of regression coefficient calculation performed using SPSS V.20.0 software can be seen in the following table:

Table 6
 Regression Coefficient Calculation Result
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.257	2.869		3.575	.001
KecerdasanEmosional	.719	.091	.697	7.886	.000

Dependent Variable: Serving Behavior

Source: Data processed by using software SPSS V.20.0

The result of calculation of regression coefficient based on research data obtained can be written in regression equation estimation as follows:

$$Y = 10.257 +$$

The constant of 10.257 states that if there is no emotional intelligence (score X equal to zero) then the score of serving behavior is 10.257.

Regression coefficient obtained by 0.759 states that any increase in emotional intelligence of 1 value will increase the behavior score to serve customers Bank Muamalat Tasikmalaya Branch of 0.759. The results obtained from the value of regression coefficient X to Y can explain that the influence of emotional intelligence on the behavior of serving directly proportional (positive) which means the better emotional intelligence owned by employees it will be

better also the behavior of serving employees to the Bank customers muamalat branch of Tasikmalaya.

2. Correlation Coefficient

The closeness of the relationship between the variables of emotional intelligence and the behavior of serving is shown by Pearson Product Moment correlation as follows:

Table 7
 Emotional intelligence correlation coefficient (X) with service behavior (Y1)

		Emotional Intelligence	Serving Behavior
Emotional Intelligence	Pearson Correlation	1	,697**
	Sig. (2-tailed)		,000
	N	68	68
Serving Behavior	Pearson Correlation	,697**	1
	Sig. (2-tailed)	,000	
	N	68	68

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed by using software SPSS V.20.0

The result of calculation of correlation value between emotional intelligence variable with service behavior variable is shown with R value that is equal to 0,697. This value indicates the strength of the relationship of emotional intelligence variables with behavioral serving variables. Based on the criteria of closeness, the relationship of emotional intelligence variables with behavioral variables serving included in the category of strong relationships.

3. Coefficient of determination

To know how much influence of emotional intelligence (X) to behavior serve (Y) can be seen from Table as follows:

Table 8

Coefficient of determination of emotional intelligence (X) with behavior serve (Y1)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.257	2.869		3.575	.001
Emotional Intelligence	.719	.091	.697	7.886	.000

Dependent Variable: Serving Behavior

Table 9
 coefficient of determination variable of emotional intelligence (X) to behavioral serving variable (Y1)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.697 ^a	.485	.477	4.15852

a. Predictors: (*Constant*), Kecerdasan Emosional

Source: Data processed by using software SPSS V.20.0

From Table 4.53 above it is known that the magnitude of R Square (coefficient of determination) of 0.485 means that the accuracy of the model generated emotional intelligence factor of 48.5% and the rest of 51.5% influenced by other factors not included into the research model.

There is a positive influence of emotional intelligence variable (X) on the variable of serving behavior (Y) of 48.5% and the rest influenced by other things outside the variables studied such as facilities and infrastructure that support the process of employees in performing the act of serving.

Hypothesis Testing

From the results of hypothesis testing the influence of emotional intelligence variables on the behavior of services obtained tcount value for emotional intelligence free variable (X) of 7.886 is at the reject Ho. The value of tcount is greater than tTable (thitung = 7,886 > tTable = 1,9955). If the significance value obtained 0.000 (very small) smaller than the error rate of 5% ($\alpha = 0.05$). Then the result of the test decision is to reject Ho. The test results can be concluded that with 95% confidence level there is a significant influence of

employees' emotional intelligence on the behavior of customers serving Bank Muamalat Tasikmalaya Branch.

The Influence Of Emotional Intelligence To Performance

To test the effect of employees' emotional intelligence on the performance of employees of Bank Muamalat Tasikmalaya Branch, used simple linear regression analysis.

1. Simple Linear Regression

For calculation of regression coefficient calculation result done by software SPSS V.20.0 can be seen in following table:

Table 10
 Result of Regression Coefficient of X variable to Y2
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.553	3.252		2.937	.005
KecerdasanEmosional	.681	.103	.630	6.587	.000

a. Dependent Variable: Performance

Source: Data processed by using software SPSS V.20.0

The result of calculation of regression coefficient based on research data obtained can be written in regression equation estimation as follows:

$$Y = 9.553 + 0.681X$$

The constant of 9,553 states that if there is no emotional intelligence (score X equal to zero) then the score of serving behavior is 9,553.

Regression coefficient obtained by 0.681 states that any increase in emotional intelligence of 1 value will increase the employee performance score Bank Muamalat Tasikmalaya Branch of 0.681. The results obtained from the value of regression coefficient X against Y can explain that the influence of emotional intelligence on the performance is directly proportional (positive) which means the better emotional intelligence possessed by employees it will be better also the performance of Bank employees Muamalat Branch Tasikmalaya in carrying out its duties.

1) The correlation coefficient

The closeness of the relationship between emotional intelligence variables and performance variables is indicated by Pearson Product Moment correlation as follows:

Table 11
 emotional intelligence variable correlation coefficient (X) with performance
 variable (Y2)

Correlations

		Kecerdasan Emosional	Serving Behavior
Emotional Intelligence	Pearson Correlation	1	,630**
	Sig. (2-tailed)		,000
	N	68	68
Serving Behavior	Pearson Correlation	,630**	1
	Sig. (2-tailed)	,000	
	N	68	68

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Data processed by using software SPSS V.20.0

The result of calculation of correlation value between emotional intelligence variable with performance variable is shown with R value that is equal to 0,630. This value indicates the strength of the relationship of emotional intelligence variables with performance variables

Based on the criteria of closeness, the relationship of emotional intelligence variables with performance variables fall into the category of strong relationships. The direction of the relationship between emotional intelligence variables and performance variables obtained is positive, meaning that if the employee's emotional intelligence is good then it will be followed by a good performance improvement as well.

2) Coefficient of determination

To find out how much influence of emotional intelligence (X) on performance (Y2) can be seen from Table as follows:

Table 12

coefficient of determination variable emotional intelligence (X)
 to the performance variable (Y2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,630 ^a	.397	.388	4.71349

a. Predictors: (Constant), Emotional Intelligence

Source: Data processed by using software SPSS V.20.0

From Table 12 above it is known that the magnitude of R Square (coefficient of determination) of 0.397 means that the exactness of the model generated emotional intelligence factor of 39.7% and the rest of 60.3% influenced by other factors not included into the research model.

There is a positive influence of emotional intelligence variable (X) on the variable of performance (Y2) of 39.7% and the rest is influenced by other

things outside the variables studied such as intellectual intelligence and skill or work skills possessed by employees

3) Hypothesis testing

For the results of hypothesis testing the effect of emotional intelligence variables on performance can be seen in the following table:

Table 13
 result of hypothesis testing of variable X to Y2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.553	3.252		2.937	.005
	Emotional Intelligence	.681	.103	.630	6.587	.000

a. Dependent Variable: Performance

Source: Data processed by using software SPSS V.20.0

Obtained value of t count for emotional intelligence free variable (X) equal to 6,587 is at reject area Ho. The value of tcount is greater than tTable (thitung = 6,587 > tTable = 1,9955). If the significance value obtained 0.000 (very small) smaller than the error rate of 5% ($\alpha = 0.05$). Then the result of the test decision is to reject Ho. Test results can be concluded that with 95% confidence level there is a significant influence of emotional intelligence on the performance of employees of Bank Muamalat Tasikmalaya Branch.

Conclusion

Based on the results of the above research, it can be concluded things as follows:

1. From the results of the research that the emotional intelligence of employees of Bank Muamalat Tasikmalaya Branch classified very well with the results of employees who have categorized ratings of emotional intelligence is very high at 23.5%, employees with high emotional intelligence of 58.9%, and the categorized amounting to 17.6%. It can not be separated from the role of head of general section in carrying out its duties always selective in terms of recruitment of human resources and seek the improvement of knowledge and skill both for himself and for other employees.
2. The results of this study indicate that the behavior of serving employees of Bank Muamalat Tasikmalaya Branch classified well with the results of the assessment of employees who serve very high behavior of 36.8%, which is classified as high as 50%, which is classified as 10.2% and the classified as low as 3%. Serving behavior needs to get more attention, because as a

company engaged in the service of Bank Muamalat Branch Tasikmalaya certainly has a service standard, to ensure that employees perform their duties according to service standards, the company continues to monitor and the company also provide penalties and rewards for employees . The Bank Muamalat Branch Tasikmalaya admit if the employee is too much dikomplain there is something wrong with the employee.

3. Employee Performance of Bank Muamalat Tasikmalaya Branch is classified as good as result of research shows that employee having very high performance 32,3% with high performance 47%, medium performance 17,7% and low performance 3%, from the results of interviews with relationship managers in improving employee performance Bank Muamalat Branch Tasikmalaya always provide motivation in the form of rewards for employees who excel because Bank Muamalat Branch Tasikmalaya sure that reward will provide high motivation for each individual employee and high motivation will impact the seriousness and happiness in completing work.
4. From the results of the study of emotional intelligence variables on behavior serve known that the value of R Square (coefficient of determination) of 0.485 means that the accuracy of the model generated emotional intelligence factor of 48.5% and the rest of 51.5% influenced by other factors that are not included into the research model, and obtained the value of t count for emotional intelligence free variable (X) of 7.886 is in the reject Ho area. The value of tcount is greater than tTable (thitung = 7,886 > tTable = 1,9955). If the significance value obtained 0.000 (very small) smaller than the error rate of 5% ($\alpha = 0.05$). Then the result of the test decision is to reject Ho. Test results can be concluded that with 95% confidence level there is a significant influence of employees' emotional intelligence on the behavior of customers serving Bank Muamalat Tasikmalaya Branch at 48.5%.
5. From the research results obtained R Square (coefficient determination) emotional intelligence variable to the performance is 0.397 means that the accuracy of the model generated emotional intelligence factor of 39.7% and the rest of 60.3% influenced by other factors not included into the research model , and obtained the value of t count for emotional intelligence free variable (X) of 6.587 is at the reject Ho area. The value of tcount is greater than tTable (thitung = 6,587 > tTable = 1,9955). If the significance value obtained 0.000 (very small) smaller than the error rate of 5% ($\alpha = 0.05$). Then the result of the test decision is to reject Ho. Test results can be concluded

that with 95% confidence level there is a significant influence of emotional intelligence on the performance of employees of Bank Muamalat Branch Tasikmalaya.

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